Case 25-12051-djb Doc 10 Filed 05/29/25 Entered 05/30/25 00:41:21 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 25-12051-djb Nyeka J Crandall Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: May 27, 2025 Form ID: 309A Total Noticed: 42

The following symbols are used throughout this certificate:

Syml	bol	Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

+	Recipient Name and Address Nyeka J Crandall, 1001 S. Broad Street, Apt W925, Philadelphia, PA 19147-3648
+	Benefit Overpayment Collections, Texas Workforce Commission, PO Box 149352, Austin, TX 78714-9352
+	Bureau of Benefit Payment Control, New Jersey Department of Labor and Workf, PO Box 951, Trenton, NJ 08625-0951
+	Chalet Gardens Realty Corp, c/o Greenblatt and Lleberman, 102 Browning Lane, Bldg G, Cherry Hill, NJ 08003-3195
+	Earnin Payday Loan, 391 San Antonio Road, Third Floo, Mountain View, CA 94040-1267
	Katy Women S Care, 444 Highway 96 E, Saint Paul, MN 55127-2557
	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
+	Labcorp, 231 Maple Ave, Burlington, NC 27215-5848
+	Planned Parenthood, 123 William St 10th Floor,, New York, NY 10038-3844
	Rentdebt Automated Collections, Attn: Bankruptcy, PO Box 1367, Goodlettsville, TN 37070-1367
	The Grassdale at Manor, Attn: Bankruptcy, PO Box 1367, Goodlettsville, TN 37070-1367
	U.S. Anesthesia Partners, Attn: Bankruptcy, 5651 Broadmoor St, Mission, KS 66202-2407
+	Upstart Finance, Cross river Bank, 2115 Linwood Avenue, Fort Lee, NJ 07024-5020
	+ + + + + +

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: brad@sadeklaw.com	Date/Time	Recipient Name and Address
aty		May 28 2025 04:04:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	May 28 2025 08:02:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	May 28 2025 04:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 28 2025 08:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 28 2025 04:04:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15011500	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 28 2025 04:08:10	Affirm, 650 California Street, 12th Floor, San Francisco, CA 94108-2716
15011501	Email/PDF: bncnotices@becket-lee.com	May 28 2025 04:08:22	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
15011502	Email/Text: bk@avant.com	May 28 2025 04:04:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz, Ste 900, Chicago, IL 60654-1105
15011499	Email/Text: megan.harper@phila.gov	May 28 2025 04:04:00	City of Philadelphia, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102

Case 25-12051-djb Doc 10 Filed 05/29/25 Entered 05/30/25 00:41:21 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: admin Page 2 of 3 Form ID: 309A Total Noticed: 42 Date Rcvd: May 27, 2025 15011505 EDI: CAPITALONE.COM May 28 2025 08:02:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 15011507 Email/PDF: creditonebknotifications@resurgent.com May 28 2025 04:08:10 Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273 EDI: DISCOVER 15011508 May 28 2025 08:02:00 Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 EDI: LCIICSYSTEM 15011510 May 28 2025 08:02:00 I C System, 444 Highway 96 E, Saint Paul, MN 55127-2557 15011492 + EDI: IRS.COM May 28 2025 08:02:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 15011511 ^ MEBN May 28 2025 04:01:25 Jenkins Court Receivers, 2221 Justin Rd. #119-480, Flower Mound, TX 75028-4848 15011514 Email/Text: bankruptcy.us@klarna.com May 28 2025 04:04:00 Klarna, 800 N. High St., Ste 400, Columbus, OH 43215-1430 15011516 Email/Text: EBN@Mohela.com May 28 2025 04:04:00 Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011535 Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov May 28 2025 04:04:00 Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505 15011495 Email/Text: fesbank@attorneygeneral.gov May 28 2025 04:04:00 Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120 15011493 + EDI: PENNDEPTREV May 28 2025 08:02:00 Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001 15011496 ^ MEBN Pennsylvania Office of General Counsel, 333 May 28 2025 04:01:24 Market St Fl 17, Harrisburg, PA 17101-2210 15011498 + Email/Text: bankruptcy@philapark.org May 28 2025 04:04:00 Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538 15011537 + Email/Text: Triage_Bankruptcy_Notices@progressive.com May 28 2025 04:04:00 Progressive Insurance, Attn: Bankruptcy, 300 North Commons Blvd., Cleveland, OH 44143-1589 EDI: SYNC 15011539 Synchrony Bank/Care Credit, Attn: Bankruptcy, May 28 2025 08:02:00 PO Box 965060, Orlando, FL 32896-5060 15011540 Email/Text: amccoy@synerpriseconsulting.com May 28 2025 04:04:00 Synerprise Consulting Services, Inc, Attn: Bankruptcy, 5651 Broadmoor St, Mission, KS 66202-2407 + Email/Text: bankruptcydepartment@tsico.com 15011542 May 28 2025 04:04:00 Transworld Systems, Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733 15011497 + Email/Text: usapae.bankruptcynotices@usdoj.gov May 28 2025 04:04:00 U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404 15011494 ^ MEBN May 28 2025 04:01:05 U.S. Department of Justice, 950 Pennsylvania Ave

TOTAL: 29

15011547

BYPASSED RECIPIENTS

May 28 2025 04:01:26

NW, Washington, DC 20530-0009

Dallas, TX 75284-0855

US Anesthesia Partners of Texas, PO Box 840855,

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID15011534 **Bypass Reason**Name and Address
Austin, TX 78753

^ MEBN

Case 25-12051-djb Doc 10 Filed 05/29/25 Entered 05/30/25 00:41:21 Desc Imaged Certificate of Notice Page 3 of 5

Page 3 of 3

User: admin

Date Rcvd: May 27, 2025 Form ID: 309A Total Noticed: 42 15011533 My Dental at Tech Ridge, 13000 N Interstate Hwy 35 suite 206 15011544 Unknown 15011545 Unknown 15011517 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011518 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 *P++ 15011519 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011520 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011521 Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011522 Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011523 *P++ Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011524 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, *P++ Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011525 *P++ Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011526 *P++Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011527 *P++Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011528 *P++Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011529 Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011530 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 15011531 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, 15011532

TOTAL: 4 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

District/off: 0313-2

NOTICE CERTIFICATION

Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025 Signature: /s/Gustava Winters	
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Case 25-12051-djb Doc 10 Filed 05/29/25 Entered 05/30/25 00:41:21 Desc Imaged Certificate of Notice Page 4 of 5

Information to identify the case:					
Debtor 1:	Nyeka J Crandall	Social Security number or ITIN: xxx-xx-4724			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 7 5/23/25			
Case number:	25-12051-dib				

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 **Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Nyeka J Crandall		
2.	All other names used in the last 8 years			
3.	Address	1001 S. Broad Street Apt W925 Philadelphia, PA 19147		
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215–545–0008 Email: brad@sadeklaw.com	
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923–7184 Email: christine.shubert@comcast.net	

For more information, see page 2 >

Case 25-12051-djb Doc 10 Filed 05/29/25 Entered 05/30/25 00:41:21 Desc Imaged Certificate of Notice Page 5 of 5

Debtor Nyeka J Crandall Case number 25-12051-djb

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 5/27/25

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

June 25, 2025 at 03:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493

For additional meeting info. go to https://www.justice.gov/ust/moc

Filing deadline: 8/25/25

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.